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I am prepared to furnish SASHES, BLINDS,
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BOARD, PER DAY, \$2.50

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SELLING OFF AT COST.

Great bargains in DRY GOODS and
Shoes. Best Calicoes, new styles, at 15,
reduced to 12 1/2 cts. Fine Long Cloths
12 1/2, fine Sea Island, 1 Brown Shirting
10 cts. Stout Homespun 10 cents, Linen
Cambric Handkerchiefs, fine, 10 cts.,
Cottons 80 cts. per dozen, Hose 20
cts., Gloves 20 cts., Gingham 20 cts.,
Shoes, very low, Bedtick 15 cts., Laces
2 to 5 cts., Brown Linen Tabling Di-
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Corsets 90 cts. M. McMASTERS
apl 10 Brick Store.

The Citizens' Bank

OF SOUTH CAROLINA,

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Will pay 7 PER CENT INTEREST on SPECIAL DEPOSITS and 6 PER CENT. on SAV-
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Local Finance Committee.

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BULL, SCOVILL & PIKE

Are almost daily receiving additions to their large Stock of

GENERAL MERCHANDISE

BROWN COTTONS AND DOMESTICS.

Now in store, purchased before the advance.

Just received a full Stock of

BOOTS AND SHOES.

ALSO,

HARDWARE, NAILS, &c., together with

AGRICULTURAL IMPLEMENTS, for farming purposes.

GROCERIES in full Stock, consisting in part of

BACON AND DRY SALT MEAT.

FLOUR of the well-known brands.

SUGAR AND COFFEE which defy competition in price and quality

Agents for

ATLANTIC PHOSPHATE,

Coe's Phosphate,

Wando Fertilizer,

Pacific Guano.

Manipulated Guano,

Guanape Guano, as well as

LIME, LAND PLASTER, &c., constantly on hand.

We are also agents for well-known FIRE AND LIFE INSURANCE

COMPANIES:

GERMANIA, of New York.

Andes, of Cincinnati, O.

Equitable Life Assurance Company, of New York

And last, but not least, the celebrated

SINGER'S FAMILY SEWING MACHINES, an exhibit is sufficient.

We have and do sell the goods.

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BULL, SCOVILL & PIKE.

WILHELM THEODOR MULLER

HAS REPLENISHED HIS STOCK OF Eatables, &c.

FIVE KINDS OF IRISH SEED POTATOES.

ANOTHER LOT THOSE FINE TONGUES.

DUTCH HERRINGS,

LIMBURGER KASE,

BAITMORE BALONYS,

SHADINES,

FINE BAITMORE CANDIES.

LEAF LARD, A. No. 1—in 3 pound, 5 pound, and 10 pound cans.

LARGE LOT OF

SHOES, DRY SALT AND SMOKED SIDES,

Western and Augusta Flour,

Another Lot of 10 cent Hams,

GRIST AND MEAL.

All packages delivered free of charge.

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NEW STORE! NEW GOODS!!

NEW PRICES!!!

OPPOSITE J. P. HARLEY'S.

I take great pleasure in informing my numerous Customers and the Citizens of
Orangeburg generally, that I have removed to the

"TREADWELL CORNER"

Hereafter to be known as

Meroney's Corner,

And am now opening a choice and varied stock of goods, consisting in part of

BACON, Lard, Flour, Molasses, Syrups,
Sugars, Coffee, Mackerel, Cann Goods of every description,
Confectioneries, Pickles, Catsups, Tobaccos.

SEGARS FROM 2 1-2 TO 15 CENTS.

Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, Self-
Raising Flour, Herrings, Raisins, Potatoes, Pipes, &c.

THE BAR is situated in the rear of the Store, and is furnished in the
most Modern Style, with the choicest Wines, Champagne Cider, Ale, Beer and
Liquors of all kinds.

I can and do sell goods cheaper than they can be bought elsewhere in Orange-
burg. Come one! come all! and give me a call.

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DR. E. J. OLIVEROS,

ORANGEBURG, S. C.

DEALER IN

DRUGS, MEDICINES, CHEMICALS,

FINE TOILET SOAPS, FANCY HAIR AND TOOTH

BRUSHES, PERFUMERY AND FANCY TOILET ARTICLES,

TRUSSES AND SHOULDER-BRACES,

GRASS AND GARDEN SEEDS,

PAINTS, OILS, VARNISHES, AND DYE STUFFS,

Letter-Paper, Pens, Ink, Envelops, Glass, Putty, Carbon Oil, Lamps and Chimneys

PHYSICIANS' PRESCRIPTIONS ACCURATELY COMPOUNDED

mch 13

THE UNIVERSAL LIFE

INSURANCE COMPANY,

69 Liberty Street, New York.

The Original Stock Life Insurance Company of the United States.

OFFICERS:

WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President.

JOHN H. BEWLEY, Secretary.

GEORGE L. MONTAGUE, Actuary.

D. W. LAMBERT, M. D., Medical Exam.

This Company Offers the Following Important Advantages to those About
Effecting Insurance on their Lives.

1st. Insurance at Stock Rates, being from 20 to 30 Per Cent. less than the Rates charged by
Mutual Companies.

2d. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium
on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder
owning an equal amount of the Capital Stock.

3d. Every Policy issued by the Company is non-forfeitable, and contains a Clause stating its
exact Surrender Value.

BEFORE INSURING YOUR LIFE OR ACCEPTING THE AGENCY OF ANY COMPANY

READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of Premiums ordinarily charged by
Life Insurance Companies are from twenty-five to thirty per cent. in excess of what is necessary
for a safe and legitimate conduct of the business. In other words, carelessly and prudently man-
aged Companies charging "Mutual" rates have been able to return to their policy-holders from
25 to 30 per cent. of the amount charged for premiums.

When Life Insurance Companies were first organized, the reliability of the do. upon which
the premiums were constructed had not undergone the test of experience. It was thought, there-
fore, no more than common prudence to adopt a scale of premiums which would, in any event,
meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to
incur the risk of making it too low; because, in the former case, the error could be easily remedied,
at least in part, by returning to the policy-holders, at certain intervals, such portions of the
premium charged as was found unnecessary for the purposes of the business and the complete
security of the Company.

Experience, however, having satisfactorily demonstrated that these rates are excessive, what
possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Managers of the Universal Life In-
surance Company at its organization, adopted a scale of premiums in accordance therewith, and
which has proved to be fair and adequate, and all that was necessary to meet the requirements of
the business. These premiums are about twenty-five per cent. lower than those charged by Mu-
tual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be deter-
mined fair rates, and not in excess of what Insurance has previously cost the policy-holders in
Mutual Companies, that any profits arising from prudent management justly and properly be-
longed to the stockholders of the Company, for the risk incurred by them in underwriting the
business.

Experience has shown that there are sources of profit in the practice of the business which
theory will not admit of being considered as elements in the calculation of the premiums. These
result from a saving in the mortality of the members of a Company owing to the medical selec-
tion of good lives, a gain in interest on the investments of the Company over that assumed in
the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies
by the members, and from other minor sources.

Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair
amount of business, would give to the stockholders dividends largely in excess of what were
counted on by the Directors of the Universal at the time of its organization. They have, there-
fore, determined to divide among the policy-holders of the Company a large part of the profits
accruing from the sources named, all of which have heretofore been divided among the stock-
holders.

The plan adopted for such dividends is as follows: Every person who may hereafter insure
with the Universal will, for the purpose of division, be treated as a stockholder to the extent of
one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the
same extent as a Stockholder owning an equal amount of the capital stock.

By this system of Insurance, original with the Universal, the policy-holder secures the follow-
ing important advantages:

FIRST. Insurance at the regular "Stock" rates, requiring a primary outlay of about twenty
to thirty per cent. less than that charged by Mutual Companies, and which is equivalent to a
yearly "dividend" paid in advance of that amount on mutual rates. This low cost of insurance
is worthy of attention. Since its organization this company has received in premiums from its
policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a Mutual Com-
pany would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to re-
tain in their own possession this excess of \$483,000, the Universal has virtually paid them a
"dividend" of \$483,000, and paid it, too, in advance, instead of at the end of one or more years.
It is impossible to find any example of a Mutual Company furnishing insurance at so low a cost
by returning to its policy-holders an equal amount upon similar receipts.

SECOND. Participation in the legitimate profits of the Company, upon a plan which secures to the
policy-holders the same treatment which Directors and Stockholders award to themselves. This system
of participation, in connection with the low "stock" rates of premium, most necessarily secure to
the policy-holders every advantage to be derived from prudent and careful management.

The low rates of premium compel economy, and, independent of participation, guarantee to the
policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual
companies while, by the proposed plan of participation in what may be considered the legiti-
mate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from low stock rate and participation in the profits
it is confidently believed that the UNIVERSAL LIFE INSURANCE COMPANY offers in-
surance at its lowest practicable cost.

THOSE of the existing Policy-holders who desire to participate in the Profits under the new
Plan can do so by making application to the Head Office, or to any of the Agents of the Com-
pany.

The company is in a sound financial condition.

GOOD RELIABLE AGENTS WANTED, who will deal direct with the New York
Office, and to whom full General Agents' Commissions will be paid.

Ratio of Assets to Liabilities 140 to 100

M. W. GARY,

M. C. BUTLER,

State Superintendents of Agencies.

Columbia, S. C., September 11th, 1871.